Certificate Number: 17572-NJ-DE-037338920

Bankruptcy Case Number: 17-18454



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>April 11, 2023</u>, at <u>7:06</u> o'clock <u>PM PDT</u>, <u>Terrence Pacheco Jr</u> completed a course on personal financial management given <u>by internet</u> by <u>Dollar Learning Foundation</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: April 11, 2023 By: /s/Benjamin E Wunsch

Name: Benjamin E Wunsch

Title: Counselor